



Order Filed on March 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©)

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Attorneys for Debtor

In Re:

PAUL A. HOLMES

Debtor(s)

CHAPTER 13

CASE NO. 16-18005

The Honorable Vincent F. Papalia

Hearing Date: March 1, 2018, 11:00am

**ORDER RENDERING THE SECOND AND THIRD MORTGAGES ON THE
DEBTOR'S REAL PROPERTY LOCATED AT 187 NORTH 9TH STREET,
NEWARK, NEW JERSEY UNSECURED**

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 6, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

THIS MATTER having been opened to the Court by Russell L. Low, Esq., the debtor's counsel, upon the debtor's Motion for an Order stripping off the second and third mortgages on the debtor's real property located at 187 North 9th Street, Newark, New Jersey to unsecured status and which mortgage is held by Amerifirst Home Improvement Finance and treating the claim of Amerifirst Home Improvement Finance as unsecured, and good and sufficient cause appearing therefrom for the entry of this Order;

It is

ORDERED AND DECREED, that the second and third mortgages held by Amerifirst Home Improvement Finance in and on debtor's real estate located 187 North 9th Street, Newark, New Jersey, be and hereby is to be treated within the debtor's payment plan as unsecured, and it is further;

ORDERED AND DECREED, that upon confirmation and completion of all payments in accordance with the debtor's Chapter 13 repayment plan, the second and third mortgages held by Bank of America, N.A., in and on debtor's real estate located at 187 North 9th Street, Newark, New Jersey will be expunged, and it is further;

ORDERED AND DECREED, that upon confirmation and completion of all of the payments in accordance with the debtor's Chapter 13 repayment plan, the mortgages in the name of Amerifirst Home Improvement Finance shall be and is hereby canceled and discharged of record as to Paul A. Holmes, and it is further,

ORDERED AND DECREED, that subject to the foregoing paragraph, that the Clerk of the County of Essex may cancel and discharge the mortgages as to Paul A. Holmes by entering on the record a copy of this Order.